

B 25C (Official Form 25C) (12/08)

UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Dianna Guadagnino,
Debtor

Case No. 17-12951

Small Business Case under Chapter 11

SMALL BUSINESS MONTHLY OPERATING REPORT

Month: October 31, 2017

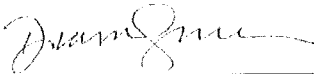
Date filed: 01/16/2017

Line of Business: Rental Income

NAISC Code: 531110

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

RESPONSIBLE PARTY:



Original Signature of Responsible Party

Dianna Guadagnino

Printed Name of Responsible Party

Questionnaire: (All questions to be answered on behalf of the debtor.)

	Yes	No
1. IS THE BUSINESS STILL OPERATING?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2. HAVE YOU PAID ALL YOUR BILLS ON TIME THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3. DID YOU PAY YOUR EMPLOYEES ON TIME?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4. HAVE YOU DEPOSITED ALL THE RECEIPTS FOR YOUR BUSINESS INTO THE DIP ACCOUNT THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. HAVE YOU FILED ALL OF YOUR TAX RETURNS AND PAID ALL OF YOUR TAXES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
6. HAVE YOU TIMELY FILED ALL OTHER REQUIRED GOVERNMENT FILINGS?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. HAVE YOU PAID ALL OF YOUR INSURANCE PREMIUMS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. DO YOU PLAN TO CONTINUE TO OPERATE THE BUSINESS NEXT MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
9. ARE YOU CURRENT ON YOUR QUARTERLY FEE PAYMENT TO THE U.S. TRUSTEE?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
10. HAVE YOU PAID ANYTHING TO YOUR ATTORNEY OR OTHER PROFESSIONALS THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. DID YOU HAVE ANY UNUSUAL OR SIGNIFICANT UNANTICIPATED EXPENSES THIS MONTH?	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. HAS THE BUSINESS SOLD ANY GOODS OR PROVIDED SERVICES OR TRANSFERRED ANY ASSETS TO ANY BUSINESS RELATED TO THE DIP IN ANY WAY?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. DO YOU HAVE ANY BANK ACCOUNTS OPEN OTHER THAN THE DIP ACCOUNT?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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- | | | |
|---|--------------------------|-------------------------------------|
| 14. HAVE YOU SOLD ANY ASSETS OTHER THAN INVENTORY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 15. DID ANY INSURANCE COMPANY CANCEL YOUR POLICY THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 16. HAVE YOU BORROWED MONEY FROM ANYONE THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 17. HAS ANYONE MADE AN INVESTMENT IN YOUR BUSINESS THIS MONTH? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 18. HAVE YOU PAID ANY BILLS YOU OWED BEFORE YOU FILED BANKRUPTCY? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

TAXES

DO YOU HAVE ANY PAST DUE TAX RETURNS OR PAST DUE POST-PETITION TAX OBLIGATIONS? ☐ ☒

IF YES, PLEASE PROVIDE A WRITTEN EXPLANATION INCLUDING WHEN SUCH RETURNS WILL BE FILED, OR WHEN SUCH PAYMENTS WILL BE MADE AND THE SOURCE OF THE FUNDS FOR THE PAYMENT.

(Exhibit A)

INCOME

PLEASE SEPARATELY LIST ALL OF THE INCOME YOU RECEIVED FOR THE MONTH. THE LIST SHOULD INCLUDE ALL INCOME FROM CASH AND CREDIT TRANSACTIONS. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL INCOME \$ 7,951.72

SUMMARY OF CASH ON HAND

Cash on Hand at Start of Month \$ 15,414.94

Cash on Hand at End of Month \$ 291.51

PLEASE PROVIDE THE TOTAL AMOUNT OF CASH CURRENTLY AVAILABLE TO YOU **TOTAL** \$ 291.51

(Exhibit B)

EXPENSES

PLEASE SEPARATELY LIST ALL EXPENSES PAID BY CASH OR BY CHECK FROM YOUR BANK ACCOUNTS THIS MONTH. INCLUDE THE DATE PAID, WHO WAS PAID THE MONEY, THE PURPOSE AND THE AMOUNT. (THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)

TOTAL EXPENSES \$ 23,075.15

(Exhibit C)

CASH PROFIT

INCOME FOR THE MONTH (TOTAL FROM EXHIBIT B) \$ 7,951.72

EXPENSES FOR THE MONTH (TOTAL FROM EXHIBIT C) \$ 23,075.15

(Subtract Line C from Line B) **CASH PROFIT FOR THE MONTH** \$ -15,123.43

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UNPAID BILLS

PLEASE ATTACH A LIST OF ALL DEBTS (INCLUDING TAXES) WHICH YOU HAVE INCURRED SINCE THE DATE YOU FILED BANKRUPTCY BUT HAVE NOT PAID. THE LIST MUST INCLUDE THE DATE THE DEBT WAS INCURRED, WHO IS OWED THE MONEY, THE PURPOSE OF THE DEBT AND WHEN THE DEBT IS DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL PAYABLES \$ 0.00

(Exhibit D)

MONEY OWED TO YOU

PLEASE ATTACH A LIST OF ALL AMOUNTS OWED TO YOU BY YOUR CUSTOMERS FOR WORK YOU HAVE DONE OR THE MERCHANDISE YOU HAVE SOLD. YOU SHOULD INCLUDE WHO OWES YOU MONEY, HOW MUCH IS OWED AND WHEN IS PAYMENT DUE. *(THE U.S. TRUSTEE MAY WAIVE THIS REQUIREMENT.)*

TOTAL RECEIVABLES \$ 1,275.00

(Exhibit E)

BANKING INFORMATION

PLEASE ATTACH A COPY OF YOUR LATEST BANK STATEMENT FOR EVERY ACCOUNT YOU HAVE AS OF THE DATE OF THIS FINANCIAL REPORT OR HAD DURING THE PERIOD COVERED BY THIS REPORT.

(Exhibit F)

EMPLOYEES

NUMBER OF EMPLOYEES WHEN THE CASE WAS FILED? 0
NUMBER OF EMPLOYEES AS OF THE DATE OF THIS MONTHLY REPORT? 0

PROFESSIONAL FEES

BANKRUPTCY RELATED:

PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 2,500.00

TOTAL PROFESSIONAL FEES RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 11,500.00

NON-BANKRUPTCY RELATED:

PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID DURING THIS REPORTING PERIOD? \$ 0.00

TOTAL PROFESSIONAL FEES NOT RELATING TO THE BANKRUPTCY CASE PAID SINCE THE FILING OF THE CASE? \$ 0.00

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PROJECTIONS

COMPARE YOUR ACTUAL INCOME AND EXPENSES TO THE PROJECTIONS FOR THE FIRST 180 DAYS OF YOUR CASE PROVIDED AT THE INITIAL DEBTOR INTERVIEW.

	Projected	Actual	Difference
INCOME	\$ 9,000.00	\$ 7,951.72	\$ -1,048.28
EXPENSES	\$ 8,500.00	\$ 23,075.15	\$ -14,575.15
CASH PROFIT	\$ 500.00	\$ -15,123.40	\$ -14,623.40

TOTAL PROJECTED INCOME FOR THE NEXT MONTH:	\$ 14,000.00
TOTAL PROJECTED EXPENSES FOR THE NEXT MONTH:	\$ 12,500.00
TOTAL PROJECTED CASH PROFIT FOR THE NEXT MONTH:	\$ 1,250.00

ADDITIONAL INFORMATION

PLEASE ATTACH ALL FINANCIAL REPORTS INCLUDING AN INCOME STATEMENT AND BALANCE SHEET WHICH YOU PREPARE INTERNALLY.

Dianna Guadagnino October 1 - 31, 2017

INCOME DETAIL

October 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AMC
Ordinary Income/Expenses						
Income						
Sales						
10/02/2017	Deposit			DEPOSIT Garage Michael	CHAPTER 11 CHECKING (0334)	20
10/02/2017	Deposit			DEPOSIT 194 Pine Jayne	CHAPTER 11 CHECKING (0334)	2,22
10/02/2017	Deposit			DEPOSIT Garage James	CHAPTER 11 CHECKING (0334)	20
10/05/2017	Deposit		Rent - Ramsey	DEPOSIT 297 Communipaw	CHAPTER 11 CHECKING (0334)	2,02
10/06/2017	Deposit		Rent - Andreas	DEPOSIT 287 Comm	CHAPTER 11 CHECKING (0334)	1,90
10/06/2017	Deposit			DEPOSIT Garage Eli	CHAPTER 11 CHECKING (0334)	50
10/06/2017	Deposit			DEPOSIT Garage Koby/Paz	CHAPTER 11 CHECKING (0334)	45
10/31/2017	Deposit		Rent - Richard Garage	DEPOSIT Garage Richard	CHAPTER 11 CHECKING (0334)	40
Total for Sales						\$7,90
Uncategorized Income						
10/13/2017	Deposit		Acumen	ACUMEN FISCAL AG EDI PYMNTS	CHAPTER 11 CHECKING (0334)	5
Total for Uncategorized Income						\$5
Total for Income						\$7,95
Net Income						\$7,95

Note

Dianna Guadagnino October 1 - 31, 2017

TRANSACTION DETAIL BY ACCOUNT

October 2017

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AT
10/03/2017	Expense		Quickbooks	VISA DDA PUR469216 INTUIT QB ONLINE 800 286 6800 * CA	CHAPTER 11 CHECKING (0334)	
10/06/2017	Expense		B of A Mortgage	CHECK #1006	CHAPTER 11 CHECKING (0334)	2,
10/10/2017	Expense		Supermarket	DDA PURCH W/CB *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/10/2017	Expense		Take out restaurant	VISA DDA PUR449215 SQ COMMON GROUNDS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/10/2017	Expense		Carrington Mortgage	CARRINGTON MORTGAGE	CHAPTER 11 CHECKING (0334)	3,
10/10/2017	Expense		Wells Fargo	WF HOME MTG AUTO PAY	CHAPTER 11 CHECKING (0334)	3,
10/10/2017	Expense		City of Jersey City	CHECK #131 Jersey City Fire Department	CHAPTER 11 CHECKING (0334)	
10/10/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		Take out restaurant	VISA DDA PUR469216 SQ COMMON GROUNDS CENEX WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		M & T Bank	M T BANK MORT PYMT	CHAPTER 11 CHECKING (0334)	4,
10/11/2017	Expense		Charlie the Painter	CHECK #133 252 Suydam Ave	CHAPTER 11 CHECKING (0334)	1,
10/11/2017	Expense		Charlie the Painter	CHECK #132 252 Suydam Ave	CHAPTER 11 CHECKING (0334)	1,
10/11/2017	Expense		Gas Station	VISA DDA PUR471705 HOLIDAY STNSTORE 0435 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		Keepers Self Storage	VISA DDA PUR427539 KEEPERS SELF STORAGE 201 9635292 * NJ	CHAPTER 11 CHECKING (0334)	
10/11/2017	Expense		Cable	VISA DDA PUR469216 DTV DIRECTV SERVICE 800 347 3288 * CA	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Verizon Wireless	VERIZON WIRELESS PAYMENTS	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Utility gas/electric	VISA DDA PUR469216 MDU SPEEDPAY 800 638 3278 * ND	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Noah Seeley / Masonry	CHECK #134 252 Suydam	CHAPTER 11 CHECKING (0334)	1,
10/12/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/12/2017	Expense		Transunion	VISA DDA PUR469216 TU TRANSUNION 800 493 3292 * CA	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Plumber	CHECK #135 Carmine Aumenta 252 Suydam	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Movies	VISA DDA PUR469216 REDBOX DVD RENTAL 866 733 2693 * IL	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Supermarket	DDA PURCHASE *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/16/2017	Expense		Amazon	VISA DDA PUR469216 AMAZON MKTPLACE	CHAPTER 11	

DATE	TRANSACTION TYPE	NUM	NAME	MEMO/DESCRIPTION	SPLIT	AI
10/19/2017	Expense		Movies	VISA DDA PUR469216 REDBOX DVD RENTAL 866 733 2693 * IL	CHAPTER 11 CHECKING (0334)	
10/20/2017	Expense		Amazon	VISA DDA PUR469216 AMAZON MKTPLACE PMTS AMZN COM BILL * WA	CHAPTER 11 CHECKING (0334)	
10/20/2017	Expense		Insurance	VISA DDA PUR469216 GEICO AUTO 800 841 3000 * DC	CHAPTER 11 CHECKING (0334)	
10/24/2017	Expense		Cullen & Dykeman	CHECKCULLEN AND DYKMAN LLP #995004	CHAPTER 11 CHECKING (0334)	2,
10/25/2017	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Supermarket	VISA DDA PUR442733 CASH WISE FOODS 30 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Supermarket	VISA DDA PUR442733 CASH WISE FOODS 30SSS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Gym	VISA DDA PUR432300 WATFORD CITY EVENT CENTE WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Supermarket	VISA DDA PUR442733 CASH WISE FOODS 30 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/25/2017	Expense		Take out restaurant	VISA DDA PUR449215 SQ COMMON GROUNDS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/26/2017	Expense		Take out restaurant	VISA DDA PUR449215 SQ COMMON GROUNDS WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Longo Insurance	PREMIUM ASSIGNME INSUR.PMT.	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Take out restaurant	VISA DDA PUR469216 SQ COMMON GROUNDS CENEX WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Gym	VISA DDA PUR490641 ICP BADLANDS GYMNASTICS 763 7428789 * ND	CHAPTER 11 CHECKING (0334)	
10/27/2017	Expense		Apple iCloud	VISA DDA PUR469216 APL ITUNES COM BILL 866 712 7753 * CA	CHAPTER 11 CHECKING (0334)	
10/30/2017	Expense		Book	VISA DDA PUR400958 SCHOLASTIC BOOK FAIRS R3 888 412 9124 * FL	CHAPTER 11 CHECKING (0334)	
10/31/2017	Expense		Supermarket	DDA PURCH W/CB *5832770446 CASH WISE FOODS 3042 WATFORD CITY * ND	CHAPTER 11 CHECKING (0334)	

Guadagnino, Dianna

Unit Numbr	ADDRESS	TENANT NAME	NOTE	NOTE2	ACTUAL RATE	PAYMENT T DATE	PAYMENT AMOUNT	Amount Owed	Previous Unpaid
1	194 Pine Street	JAYNE FREEMAN	Increased	Check Deposited	2,225.00	10/2/2017	2,225.00	0.00	0.00
1	252 Suydam Ave	AMARA FAULKNER	Vacated	EMPTY	1,275.00		0.00	0.00	1,275.00
2	252 Suydam Ave	KENNY YOUNG AND YOLANDA ALAMO	Vacated	EMPTY	800.00		0.00	0.00	0.00
1	104 Lafayette	DRUVA / HERTZ - New Tenant	Paid in Sep for Oct	Pre-Payment for Oct	2,800.00	9/29/2017	0.00	0.00	0.00
1	287 Communipaw Ave	Andreas Hertz		Deposit	1,700.00	10/6/2017	1,700.00	0.00	0.00
2	287 Communipaw Ave	Ramsey	Possible Eviction	Check Deposited	3,450.00	10/5/2017	2,025.00	TBD	0.00
Garage 1	287 Communipaw Ave	Eli		Cash Deposited	250.00	10/7/2017	250.00	0.00	0.00
Garage 2	287 Communipaw Ave	Richard		Cash Deposited	200.00	#####	200.00	0.00	0.00
Garage 3	287 Communipaw Ave	Richard		Cash Deposited	200.00	#####	200.00	0.00	0.00
Garage 4	287 Communipaw Ave	Andreas Hertz		Deposit	200.00	10/6/2017	200.00	0.00	0.00
Garage 5	287 Communipaw Ave	Paz / Koby Benvenisti		check	250.00	10/7/2017	250.00	0.00	0.00
Garage 6	287 Communipaw Ave	John Ross		NA	200.00	10/1/2017	TRADE	0.00	0.00
Garage 7	287 Communipaw Ave	John Ross		NA	200.00	10/1/2017	TRADE	0.00	0.00
Garage 8	287 Communipaw Ave	Eli		Check	225.00		0.00	0.00	0.00
Garage 9	287 Communipaw Ave	To Be Rented		NA	250.00	10/1/2017	PERSONAL	0.00	0.00
Garage 1	252 Suydam Ave	Paz / Koby Benvenisti		Check	200.00	10/7/2017	200.00	0.00	0.00
Garage 2	252 Suydam Ave	Michael		TBD	200.00	10/2/2017	200.00	200.00	0.00
Garage 3	252 Suydam Ave	Eli		Check Deposited	250.00	10/7/2017	250.00	0.00	0.00
Garage 4	252 Suydam Ave	James		Cash Deposited	200.00	10/2/2017	200.00	0.00	0.00
Garage 5	252 Suydam Ave	Dan Roorda		Aug Sep Oct Paid	200.00	9/1/2017	Pre-Pay prior month	0.00	0.00



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E STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ
287 COMMUNIPAW AVE
JERSEY CITY NJ 07304

Page: 1 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

Chapter 11 Checking

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Account # 434-0580334

ACCOUNT SUMMARY

Beginning Balance	15,414.94	Average Collected Balance	7,219.87
Deposits	7,900.00	Interest Earned This Period	0.00
Electronic Deposits	51.72	Interest Paid Year-to-Date	0.00
		Annual Percentage Yield Earned	0.00%
Checks Paid	6,465.98	Days in Period	31
Electronic Payments	16,609.17		
Ending Balance	291.51		

DAILY ACCOUNT ACTIVITY

Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/02	DEPOSIT	2,625.00
10/05	DEPOSIT	2,025.00
10/06	DEPOSIT	1,900.00
10/06	DEPOSIT	950.00
10/31	DEPOSIT	400.00
Subtotal:		7,900.00

Electronic Deposits

POSTING DATE	DESCRIPTION	AMOUNT
10/13	ACH DEPOSIT, ACUMEN FISCAL AG EDI PYMNTS ND****D59536470	51.72
Subtotal:		51.72

Checks Paid

No. Checks: 6

*Indicates break in serial sequence or check processed electronically and listed under Electronic Payments

DATE	SERIAL NO.	AMOUNT	DATE	SERIAL NO.	AMOUNT
10/10	131	135.00	10/12	134	1,000.00
10/11	132	1,000.00	10/16	135	224.44
10/11	133	1,200.00	10/06	1006*	2,906.54
Subtotal:					6,465.98

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
10/03	DEBIT CARD PAYMENT, *****04017405832, AUT 100217 VISA DDA PUR INTUIT QB ONLINE 800 286 6800 * CA	24.00
10/10	ACH DEBIT, CARRINGTON MORTGAGE *****013438	3,518.32
10/10	ACH DEBIT, WF HOME MTG AUTO PAY *****796958	3,280.20
10/10	DEBIT POS, *****04017405832, AUT 101017 DDA PURCH W/CB CASH WISE FOODS 3042 WATFORD CITY * ND	386.31

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



Bank

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STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 3 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
10/10	DEBIT CARD PURCHASE, *****04017405832, AUT 100917 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	17.04
10/10	DEBIT CARD PURCHASE, *****04017405832, AUT 100717 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	2.99
10/11	ACH DEBIT, M&T BANK MORT PYMT *****615204	4,644.28
10/11	DEBIT CARD PURCHASE, *****04017405832, AUT 101017 VISA DDA PUR KEEPERS SELF STORAGE 201 9635292 * NJ	485.00
10/11	DEBIT CARD PURCHASE, *****04017405832, AUT 101017 VISA DDA PUR DTV DIRECTV SERVICE 800 347 3288 * CA	190.00
10/11	DEBIT CARD PURCHASE, *****04017405832, AUT 100917 VISA DDA PUR HOLIDAY STNSTORE 0435 WATFORD CITY * ND	56.85
10/11	DEBIT CARD PURCHASE, *****04017405832, AUT 101017 VISA DDA PUR SQ COMMON GROUNDS CENEX WATFORD CITY * ND	3.19
10/12	ACH DEBIT, VERIZON WIRELESS PAYMENTS *****14696200001	199.93
10/12	DEBIT CARD PURCHASE, *****04017405832, AUT 101017 VISA DDA PUR MDU SPEEDPAY 800 638 3278 * ND	164.67
10/12	DEBIT POS, *****04017405832, AUT 101217 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	24.93
10/12	DEBIT CARD PAYMENT, *****04017405832, AUT 101117 VISA DDA PUR TU TRANSUNION 800 493 3292 * CA	19.95
10/16	DEBIT POS, *****04017405832, AUT 101317 DDA PURCHASE CASH WISE FOODS 3042 WATFORD CITY * ND	37.98
10/16	DEBIT CARD PURCHASE, *****04017405832, AUT 101417 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	17.99
10/16	DEBIT CARD PAYMENT, *****04017405832, AUT 101217 VISA DDA PUR STARZ ENTERTAINMENT 855 247 9175 * CO	8.99
10/16	DEBIT CARD PURCHASE, *****04017405832, AUT 101617 VISA DDA PUR REDBOX DVD RENTAL 866 733 2693 * IL	6.39
10/16	DEBIT CARD PURCHASE, *****04017405832, AUT 101417 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	4.99
10/17	DEBIT CARD PURCHASE, *****04017405832, AUT 101517 VISA DDA PUR PATRONICITY COM THE CO HTTPSPATRONIC * MI	108.11
10/17	DEBIT CARD PURCHASE, *****04017405832, AUT 101617 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	9.59
10/19	DEBIT CARD PURCHASE, *****04017405832, AUT 101817 VISA DDA PUR REDBOX DVD RENTAL 866 733 2693 * IL	11.18
10/20	DEBIT CARD PAYMENT, *****04017405832, AUT 101917 VISA DDA PUR GEICO AUTO 800 841 3000 * DC	178.74
10/20	DEBIT CARD PURCHASE, *****04017405832, AUT 101517 VISA DDA PUR AMAZON MKTPLACE PMTS AMZN COM BILL * WA	26.73
10/24	TDBANK BILL PAY CHECK, CULLEN AND DYKMAN LLP CHECK# 995004	2,500.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



America's Most Convenient Bank®

STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 4 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DAILY ACCOUNT ACTIVITY

Electronic Payments (continued)

POSTING DATE	DESCRIPTION	AMOUNT
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	12.25
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR CASH WISE FOODS 30 WATFORD CITY * ND	11.95
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102317 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	9.00
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR CASH WISE FOODS 30 WATFORD CITY * ND	7.97
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102417 VISA DDA PUR CASH WISE FOODS 30SSS WATFORD CITY * ND	7.43
10/25	DEBIT CARD PURCHASE, *****04017405832, AUT 102317 VISA DDA PUR WATFORD CITY EVENT CENTE WATFORD CITY * ND	6.50
10/26	DEBIT CARD PURCHASE, *****04017405832, AUT 102517 VISA DDA PUR SQ COMMON GROUNDS WATFORD CITY * ND	3.19
10/27	ELECTRONIC PMT-WEB, PREMIUM ASSIGNME INSUR.PMT. WEB INS PMT	226.13
10/27	DEBIT CARD PAYMENT, *****04017405832, AUT 102517 VISA DDA PUR ICP BADLANDS GYMNASTICS 763 7428789 * ND	195.00
10/27	DEBIT CARD PURCHASE, *****04017405832, AUT 102517 VISA DDA PUR APL ITUNES COM BILL 866 712 7753 * CA	16.02
10/27	DEBIT CARD PURCHASE, *****04017405832, AUT 102617 VISA DDA PUR SQ COMMON GROUNDS CENEX WATFORD CITY * ND	3.19
10/30	DEBIT CARD PURCHASE, *****04017405832, AUT 102717 VISA DDA PUR SCHOLASTIC BOOK FAIRS R3 888 412 9124 * FL	28.72
10/31	DEBIT POS, *****04017405832, AUT 103117 DDA PURCH W/CB CASH WISE FOODS 3042 WATFORD CITY * ND	153.47
Subtotal:		16,609.17

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
09/30	15,414.94	10/17	3,288.98
10/02	18,039.94	10/19	3,277.80
10/03	18,015.94	10/20	3,072.33
10/05	20,040.94	10/24	572.33
10/06	19,984.40	10/25	517.23
10/10	12,644.54	10/26	514.04
10/11	5,065.22	10/27	73.70
10/12	3,655.74	10/30	44.98
10/13	3,707.46	10/31	291.51
10/16	3,406.68		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



STATEMENT OF ACCOUNT

DIANNA GUADAGNINO
DIP CASE 17-12951 DIST NJ

Page: 5 of 5
Statement Period: Oct 01 2017-Oct 31 2017
Cust Ref #: 4340580334-039-E-***
Primary Account #: 434-0580334

DIANNA GUADAGNINO 03-17 131
DIP CASE 17 12951 RG
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304
Date: Oct 2nd 2017
Pay to the Order of: City of Jersey City \$ 135.00
One hundred & thirty five Dollars
TD Bank
For: 252 USG Certificate
MICR: ⑆03⑆20⑆360⑆ 4340580334⑆ 0131

#131 10/10 \$135.00

DIANNA GUADAGNINO 03-17 132
DIP CASE 17 12951 RG
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304
Date: Oct 5th 2017
Pay to the Order of: CASH \$ 1,000.00
One Thousand dollars Dollars
TD Bank
For: Stop @ 252
MICR: ⑆03⑆20⑆360⑆ 4340580334⑆ 0132

#132 10/11 \$1,000.00

DIANNA GUADAGNINO 03-17 133
DIP CASE 17 12951 RG
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304
Date: 10/9/17
Pay to the Order of: CASH \$ 1,200.00
Twelve hundred Dollars
TD Bank
For: Stop @ 252
MICR: ⑆03⑆20⑆360⑆ 4340580334⑆ 0133

#133 10/11 \$1,200.00

DIANNA GUADAGNINO 03-17 134
DIP CASE 17 12951 RG
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304
Date: 10/9/17
Pay to the Order of: Noah Seeley \$ 1,000.00
One Thousand Dollars
TD Bank
For: Stop @ 252
MICR: ⑆03⑆20⑆360⑆ 4340580334⑆ 0134

#134 10/12 \$1,000.00

DIANNA GUADAGNINO 03-17 135
DIP CASE 17 12951 RG
287 COMMUNIPAW AVE
JERSEY CITY, NJ 07304
Date: 10/11/17
Pay to the Order of: Carmine P. Amato \$ 224.44
Two hundred & twenty four & 44/100 Dollars
TD Bank
For: Pine St bathroom
MICR: ⑆03⑆20⑆360⑆ 4340580334⑆ 0135

#135 10/16 \$224.44

THIS IS A VOID COPY OF THE DOCUMENT CHARGE CARD. IT IS NOT VALID FOR ANY PURPOSES INCLUDING DEPOSITING INTO ANY BANK ACCOUNT.
DIANNA GUADAGNINO 03-17 1006
DIP CASE 17 12951 RG
287 COMMUNIPAW AVE FL 1
JERSEY CITY, NJ 07304-0000
Date: October 06, 2017
DO NOT RETURN TO REMITTER
Pay to the Order of: Bank of America Home Loan \$ 2,906.54
2556-641 **Two Thousand Nine Hundred Six and 54/100 DOLLARS** DOLLARS
Memo: Verbal Authorized By Your Depositor
MICR: ⑆00⑆1006⑆⑆03⑆20⑆360⑆ 4340580334⑆

#1006 10/06 \$2,906.54